

Information to identify the case:

Debtor 1	<u>Michael C Bates</u>	Social Security number or ITIN	xxx-xx-6653
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Nicole Bates</u>	Social Security number or ITIN	xxx-xx-6323
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-29292-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael C Bates

Nicole Bates

2/10/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael C Bates
Nicole Bates
Debtors

Case No. 19-29292-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Feb 10, 2025

Form ID: 3180W

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Michael C Bates, Nicole Bates, 408 Reading Street, Pennington, NJ 08534-2721

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 10 2025 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 10 2025 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: mtgbk@shellpointmtg.com	Feb 10 2025 20:47:00	NewRez LLC D/B/A Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
518507027	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 10 2025 20:49:00	American Honda Finance, Attn: Bankruptcy, Po Box 168088, Irving, TX 75016
518534337	+ Email/Text: bkfilings@zwickerpc.com	Feb 10 2025 20:49:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
518507028	+ Email/PDF: bncnotices@becket-lee.com	Feb 10 2025 20:56:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518507029	+ Email/PDF: bncnotices@becket-lee.com	Feb 10 2025 20:55:40	Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
518507030	+ EDI: BANKAMER	Feb 11 2025 01:27:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
518507039	EDI: CITICORP	Feb 11 2025 01:27:00	Citicard, Citicorp Credit Services; Attn: Centrali, Po Box 20507, Kansas City, MO 64195
518507031	+ EDI: CAPITALONE.COM	Feb 11 2025 01:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518507032	+ EDI: CAPITALONE.COM	Feb 11 2025 01:27:00	Capital One, Attn: General Correspondence, Po Box 30285, Salt Lake City, UT 84130-0285
518564184	+ EDI: AIS.COM	Feb 11 2025 01:27:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518507035	+ EDI: CITICORP	Feb 11 2025 01:27:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518507036	+ EDI: CITICORP	Feb 11 2025 01:27:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518624126	EDI: CITICORP	Feb 11 2025 01:27:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

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518507037	+ EDI: CITICORP	Feb 11 2025 01:27:00	Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
518507038	+ EDI: CITICORP	Feb 11 2025 01:27:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518507040	+ EDI: WFNNB.COM	Feb 11 2025 01:27:00	Comenity Bank/The Childrens Place, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518507041	EDI: CITICORP	Feb 11 2025 01:27:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518507043	EDI: CITICORP	Feb 11 2025 01:27:00	Macy's American Express, PO Box 9001108, Louisville, KY 40290
518624110	EDI: Q3G.COM	Feb 11 2025 01:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518507042	+ EDI: DISCOVERPL	Feb 11 2025 01:27:00	Discover Personal Loan, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
518515534	+ EDI: DISCOVERPL	Feb 11 2025 01:27:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518507033	EDI: JPMORGANCHASE	Feb 11 2025 01:27:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518507034	EDI: JPMORGANCHASE	Feb 11 2025 01:27:00	Chase Mortgage, Attn: Bankruptcy Dept, Po Box 24696, Columbus, OH 43224
518616276	EDI: JPMORGANCHASE	Feb 11 2025 01:27:00	JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518557849	+ Email/Text: RASEBN@raslg.com	Feb 10 2025 20:47:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518507044	+ EDI: MERCEDES	Feb 11 2025 01:27:00	Mercedes-Benz Financial Services, Attn: Bankruptcy Dept, Po Box 685, Roanoke, TX 76262-0685
518623838	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2025 20:47:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518507045	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2025 20:47:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
518629362	EDI: PRA.COM	Feb 11 2025 01:27:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518629332	EDI: PRA.COM	Feb 11 2025 01:27:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518629360	EDI: PRA.COM	Feb 11 2025 01:27:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518927338	Email/Text: mtgbk@shellpointmtg.com	Feb 10 2025 20:47:00	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
518927337	Email/Text: mtgbk@shellpointmtg.com	Feb 10 2025 20:47:00	Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
518507046	+ EDI: SYNC	Feb 11 2025 01:27:00	Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518507047	+ EDI: SYNC	Feb 11 2025 01:27:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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518507048	+ EDI: SYNC	Feb 11 2025 01:27:00	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518507049	+ EDI: SYNC	Feb 11 2025 01:27:00	Synchrony Bank/Pearle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518507050	+ EDI: LCITDAUTO	Feb 11 2025 01:27:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hills, MI 48333-9223
518507051	+ EDI: WFFC2	Feb 11 2025 01:27:00	Wells Fargo Bank, Attn: Written Correspondnce Dept, Po Box 10335, Des Moines, IA 50306-0335
518507052	+ EDI: WFFC2	Feb 11 2025 01:27:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
518613752	EDI: WFFC2	Feb 11 2025 01:27:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
518507053	+ EDI: WFFC2	Feb 11 2025 01:27:00	Wells Fargo Dealer Svc, Attn: Bankruptcy, P.O. Box 51193, Los Angeles, CA 90051-5493
TOTAL: 44			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Candcyce Ilene Smith-Sklar	on behalf of Debtor Michael C Bates njpalaw@gmail.com r56958@notify.bestcase.com
Candcyce Ilene Smith-Sklar	on behalf of Joint Debtor Nicole Bates njpalaw@gmail.com r56958@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com
Kevin Gordon McDonald	on behalf of Creditor PNC Bank National Association kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

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Kimberly A. Wilson

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing kimwilson@raslg.com

Melissa N. Licker

on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hinshawlaw.com

Phillip Andrew Raymond

on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com,
mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10